*Previous references.*

1904-5
(Banking

**File No.** 60

**Serial Nos.** 1 to 4

*Later references.*

# GENERAL AND REVENUE SECRETARIAT.

*Serial Nos.*

**Part B. for** June

SUBJECT.

Declining to exempt midwife S. Wilson from insuring her life

| | |
|---|---|
| | FILE No. 60 of 1904-05. |
| | *Declines to exempt S. Wilson, midwife, from insuring her life.* |
| 1 | From the Senior Surgeon and Sanitary Commissioner, No. G. 500, dated 8th February 1905. |
| | Requests that midwife S. Wilson, who is unwilling to insure her life on the ground that she has no one to provide for, may be exempted from insuring her life as per Rule 6 of the Insurance Rules. |
| 2 | To the Secretary, Life Insurance Committee, No. Fl. 5519, dated the 20th February 1905. |
| | Requests him to favor Government with the opinion of the Insurance Committee. |
| 3 | From the Secretary of the State Life Insurance Committee, No. 2279, dated the 10th May, 1905. |
| | States that the exemption applied for is inadmissible, as every Government official is bound to insure his or her life, irrespective of all private and personal considerations. |
| 4 | To the Senior Surgeon and Sanitary Commissioner, and the Comptroller, No. Fl. 8216-7 dated the 5th June 1905. |
| | Declines to exempt S. Wilson from insuring her life. |

G.

G.R.S. 11] 1904-5

GENERAL AND REVENUE SECRETARIAT.

( Banking )

NOTES.

File No. 60 of 1904

FILE HEADING.

Exemption to midwife S. Wilson from insuring her life

From

The Senior Surgeon & Sanr. Comr.

No. 6500 Dated 8.2.05 Received 10.2.05.

| Diary No. 3215. | Enclos. | Spare Copies. | Serial No. 1 |
|---|---|---|---|

BRIEF ABSTRACT OF LETTER.

Requests that midwife S. Wilson, who is unwilling to effect Insurance on her life on the plea that there is no body for her to provide, may be exempted from insuring her life, under Rule 6 of the State Life Insurance Rules.

NOTES AND ORDERS.

2

Under Rule 6 of the Insurance Rules, insurance ~~Shall be~~ compulsory on all persons, unless specially exempted by Govt: under exceptional circumstances.

It is a point for the Govt. to decide whether

NOTES—First sheet.

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Serial No.

the plea that S. Wilson has no body for her to provide constitutes such an exceptional circumstance as is contemplated in this Section. The case under reference seems to be the first of its kind.
Submitted for orders.
K.S 14/2/05

~~I think the plea urged~~ cannot be accepted for ~~no~~ non-insurance of the life under the rules. It is a very ordinary excuse & ~~it does not need to be~~ ~~a question~~ can be alleged by every one ~~of~~ ~~cases~~ & the evasion of the Insurance rules will be the result

~~Sd~~
14/2/05

The Senior Surgeon's letter will not enable Government to decide the question. The reasons for the exemption are not fully stated. The circumstances connected with the medical's state of life and her family, and how the Senior Surgeon has satisfied himself that there is none whom she has to provide for, and the probability of there being none whom she may have to provide for, have not been mentioned. The letter presumes



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that the object with which the government have made insurance compulsory on all officials is to enable them to provide for their families. The provision is intended not only for their families but also for themselves. In such of the officials as attain the age of 55 years, at which they are ordinarily expected to retire the provision is a substantial aid to supplement their small resources. Further there is no reason to suppose that the government did not have in view other beneficial effects incidental to this primary benefit such as the enforcement of economy, the prevention of extravagance &c - induced by early provident habits.

14.2.05

Draft calling for the opinion of the Insurance Committee, as at present there is no rule on the point.

15.2.1905

Draft Ruled 8930 1572 passed 16.2.1905

2 To the Secretary to the State Life Insurance Committee. No: H: 5519 of the 20.2.05. Requests him to favour Govt. with the opinion



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General and Revenue Secretariat.

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of the Insurance Committee, as there is no rule on the point at present.

3. from the Secretary to the Life Insce Committee No: 22798 dtd 10.5.05.

States that the Committee are of opinion that every Govt. official is bound to insure his or her life irrespective of all private & personal Considerations & that there is no sufficient reason to make any exemption in this Case; that it is an essence of all Insurance or Provident Fund schemes that the members with long life have practically to pay for those who die before they have paid the amount of premium sufficient to cover the capital value secured by the Insurance & that in the present case whether the mid-wife dies before or lives up to her 55th year, she should contribute towards the assets of the fund from which in the ordinary course the liabilities are expected to be met; & that in certain ~~=~~ contingencies, such as the mid-wife being invalidated before she completes her Service, the Insurance may be of great help to her.

Submitted with a draft that the exemption is inadmissible

KS 15.5.05.

draft submitted herewith 17-5-05

Draft submitted

Dewan Saheb 17.5.1905

17-5-05

B

Note—Contn. sheet.

6627 18.5.05.

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Serial No.

4

To

The Senior Surgeon and Sanitary Commissioner
& Secretary, Life Insurance Committee
No. H8216-7 015-6-05

Decline to Exempt S. Wilson from insuring her life under Section 6 of the Rules for Imperial State Life Insurance, as Every Govt. official is bound to insure his or her life irrespective of all private and personal considerations.

No.G. 500 Dated Bangalore, 8th February 1905.

From

Lt. Col. John Smyth M.D., I.M.S.

Offg.Senior Surgeon and Sanitary Commissioner

with the Government of H.H. the Maharaja of

Mysore , Bangalore.

To

B.V. Venkatavaradaiengar Esqr.,

Secretary to the Government of H.H. the

Maharaja of Mysore, General and Revenue

Departments, Bangalore.

Sir,

I have the honor to request that, Midwife S.Wilson who is unwilling to effect Insurance on her life, on the plea that there is no body for her to provide, may be exempted from insuring her life as per rule 6 of Insurance Rules.

I have the honor to be,

Sir,

Your most obedient servant,

M.D.

Lt.Col.I.M.S.

Offg.Senior Surgeon and Sany.Commr.

D. 3215

11 Rec 10/4/05

1905

From

The Senior Surgeon and
Sanitary Commissioner,
Mysore Government,
Bangalore.

To

The Secretary to the Govt
of Mysore

Dated 15th February 05

Despatched Gen & Rev: depts

Received

General No. G 500 Bangalore
No.

Enclosure No. Nil

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Requesting that Midwife
S. Wilson may be exempted
from insuring her life
as per rule 6 of Insurance
Rules.

G.R.S. 26]

File No. 60

Serial No. 2

*Diary No. of letter replied to* 3215

No. H.3519

General and Revenue Secretariat

( )

, *the* 190 .

To

The Secretary to the State Life Insurance Committee.

Date of issue 20-2-05

Signed by M. O.K. Venkatarangaiyar

In forwarding herewith a copy of letter no: G.500 dt the 8.2.1905, received from the Senior Surgeon & Sanitary Comm^r to the Govt enquiring, requesting that midwife S Wilson, who is unwilling to effect insurance on her life on the plea that there is no body for her to provide, may be exempted from insuring her life under Rule 6 of the State Life Ins^ce Rules, has the honour to request the Secretary to the State Life Insurance Committee to favour Govt with the opinion of the Insurance

over.

SUBJECT.

Attended to 19/2

committee, as there is no rule on the
point at present

"By order"

16.2.1905

Secretary.

15.2.05

K.S. 15/2/05

*List of enclosures.*

*Copied by*

*Examined by*

MGCPB—5,000—20-5-04

D. 4694
Sl no 3. File no 60 of 1905

M: S. L. I.
O—20

OFFIE OF THE SECRETARY TO THE MYSORE
STATE LIFE INSURANCE COMMITTEE.
Bangalore, 10th May 1905.

No. 2279

From Rai N.G. Basu Bahadur. M.A.
The Secretary to the Mysore
State Life Insurance Committee, Bangalore.

To
B.K. Venkatavaradaiengar Esqr.
Secretary to the Government of H.H. the
Maharaja of Mysore. Gen & Rev Departments.
Bangalore.

Sir,

I have the honor to acknowledge the receipt of your docket No. Fl 5519 dated 20th February 1905, forwarding for the opinion of the Committee copy of Senior Surgeon and Sanitary Commissioner's No. 500 dated 8th idem, in which it is requested to exempt Midwife S. Wilson from insuring her life on the ground that there is no body for her to provide.

In reply I have the honor to state that the Committee are of opinion that every Government Official is bound to insure his or her life irrespective of all private and personal considerations and there is no sufficient reason to make any exemption in this case. It is an essence of all Insurance or Provident Fund Schemes that the members with long life have practically to pay for those who die before they have paid the amount of premium

M. S. L. I.
O—20

1905

From Raj B. G. Basu Bahadur B.A.
The Secretary to the
Mysore State Life
Insurance Committee,
Bangalore.

To B. K. Vadivelu Mudaliyar Esq.
Secretary to the Govt of Mysore
General & Revenue Offices
Bangalore.

Dated

Despatched 12th May 1905

Received

General No. 2279.
No.

Enclosure No.

Stating that the Committee are of opinion that every Govt. official is bound to insure his or her life irrespective of all private and personal Considerations and that there is no sufficient reason to make any exception in the Case of Mr. Wife S. Filson.

sufficient to cover the capital value secured by the Insurance and that in the present case whether the midwife dies before or lives up to,her 55th year,she would contribute towards the Asset of the Fund from which in the ordinary course the liabilities are expected to be met.

It is not also clear that in certain eventualities,such as the Midwife being invalided before she completes her service,the Insurance may not be of great help to her.

For these reasons also,the exemption applied for is inadmissible.

I have the honor to be

Sir

Your most obedient servant

Secretary

Insurance Committee.

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Banking File No. 60-04
Serial No (4)

*Diary No. of letter replied to* 4694

*Proceedings of the Government of His Highness the Maharaja of Mysore.*

GENERAL AND REVENUE SECRETARIAT.
( )

, *the* 5th June 1905

Date of issue Idem

Signed by M.V. Sastyaraj Urs

READ.—

(1) Letter No: Q. 500 dtee 8.2.05 from the Senior Surgeon & Sanl. Comr; requesting that midwife S. Wilson, who is unwilling to effect insurance on her life on the plea that there is no body for her to provide, may be exempted from insuring her life under Rule 6 of the State Life Insee Committee.

(2) Correspondence ending with letter No: 2279 dtee 10.5.05 from the Secy: to the Life Insee Committee on the subject

6th Cancelled
29.5.05
Issue
&
30/5/1905

31.5.05

over

SUBJECT

MGCPB—3,000—11-9-04

7

Order thereon No. JB 8216-7 of 5th June/05
B. 60-04-4

~~The Exemption applied~~ for is inadmissible as every Govt. Servant is bound to insure his or her life irrespective of all private & personal Considerations. There is no ~~sufficient~~ reason to exempt S. Wilson from insuring her life and in certain eventualities, such as her being invalidated before she completes her Service the insurance ~~may~~ will be of ~~great~~ help to her. Further, the provision is intended not only for the family of the Insured but also for the Insured, for such of the Govt officials as survive their 55th year, at which age they are ordinarily expected to retire, the provision is a Substantial aid to supplement their small resources.

Every Government official is bound to insure his or her life irrespective of all private and personal considerations and Government see no sufficient reason to exempt S. Wilson from insuring her life under sec. 6 of the ~~Mysore~~ Rules for Mysore State Life Insurance

17.5.1905
Secy

17-5-05

Secretary

The Senior Superintendent and Controller

The Secretary to the Life Insurance Committee.

K.S. 15/5/05.

Issued on 1/6/05